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Attorneys for Defendants
BAC Home Loans Servicing, LP and
ReconTrust Company, N.A.

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA

Pursuant to Civil L.R. 3-16, the undersigned certifies that the following listed persons, associations of persons, firms, partnerships, corporations (including parent corporations) or other entities (i) have a financial interest in the subject matter in controversy or in a party to the proceeding, or (ii) have a non-financial interest in that subject matter or in a party that could be substantially affected by the outcome of this proceeding:

- BAC Home Loans Servicing, LP, which is controlled by BAC GP, LLC and BANA LP, LLC, both of which are wholly owned by Bank of America, National Association (“BANA”). BANA is a wholly owned subsidiary of BANA Holding Corp., which is a wholly owned subsidiary of BAC North America Holding Company, which is a wholly owned subsidiary of NB Holdings Corp., which is a wholly owned subsidiary of Bank of America Corporation.

• ReconTrust Company, N.A., which is a wholly owned subsidiary of BANA.

DATED: July 1, 2011

REED SMITH LLP

By /s/ Feather D. Baron

Feather D. Baron

Attorneys for Defendants BAC Home Loans Servicing, LP and ReconTrust Company, N.A.

REED SMITH LLP
A limited liability partnership formed in the State of Delaware